

Certificate Number: 02998-NJ-DE-037098890

Bankruptcy Case Number: 22-18303



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 11, 2023, at 1:40 o'clock AM EST, Vivianne Antunes completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 11, 2023 By: /s/Geaneen Herbin

Name: Geaneen Herbin

Title: Counselor